

**Congress of the United States**  
**Washington, DC 20515**

## **Hand in Hand with Haiti**

### **MICROCREDIT LOANS**

Microcredit is the extension of very small loans (microloans) to the unemployed, to poor entrepreneurs and to others living in poverty who are not considered *bankable*. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Microcredit is a part of microfinance, which is the provision of financial services to the very poor; apart from loans, it includes savings, microinsurance and other financial innovations.

## **HOW YOU CAN MAKE A DIFFERENCE**

Before December 10<sup>th</sup>, please contact AME to sponsor a Haitian family. There are 3 distinct ways that you can help: 1. at a cost of just \$1 per day for example, you can provide a family with more than half the earnings of the average per capita income on the island; 2. you can also participate in the Microcredit loan program with AME, and sponsor a Haitian artist, or other small business. 3. Along with the sponsorship of AME Church, and Bishop Young and Bishop Tyler-Guidry, I will be taking a ship filled with canned food, rice, cereal, and other goods directly to the people of Haiti. Please contact AME Church to make a donation in any way you can. As I always say, to whom God has given much, much is expected."

**AME-SADA** depends on contributions to carry out its essential work in Africa and the Caribbean. Gifts to AME-SADA may take several forms. For example, donors may support current programs in Haiti and South Africa. Such support may be given outright or in cash installments based on a written pledge. Many programs are available for immediate participation

To meet longer-term needs, AME-SADA is building a permanent endowment. The endowment consists of a growing principle from which only the annual earnings are spent. Major gifts to the endowment ensure the perpetuation of AME-SADA's self help assistance over time, facilitate long range planning and address the needs of countries or populations not otherwise funded. In addition to that from cash support, donors may receive significant tax savings and opportunities for public recognition through bequests, charitable trusts, gifts of publicly traded securities, appreciated property and proceeds from life insurance and retirement funds.

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Phone: 202-371-8722    <http://www.ame-sada.org/help.html>

## *HAITI*

Haiti is the poorest country in the Western Hemisphere and one of the poorest countries in the developing world. Its per capita income of around \$527 is outright deplorable. An estimated 80 percent of the rural Haitian population lives in poverty. Life expectancy on the island is only 54 years, and 1 out of 8 children die before they reach the age of five. Less than half of the population is literate, and only about one child in five of secondary-school age actually attends secondary school. Health conditions are similarly poor; and vaccination coverage for children, for example, is only about 25 percent. Additionally, only about one-fourth of the population has access to safe water. In short, the overwhelming majority of the Haitian population is living in extreme poverty, while the population as a whole, now at 8.5 million, continues to grow at a very high rate. This is UNACCEPTABLE. Unacceptable that our island neighbor, just 700 miles from Miami, has a population that lives in these conditions, while our nation, and in particular, this horrible Republican administration, sits by and sends billions of dollars to fight a war in Iraq while our neighbors are in need.